

Information to identify the case:

Debtor 1	Elizabeth N Dupras	Social Security number or ITIN	xxx-xx-4528
	First Name Middle Name Last Name	EIN	--
Debtor 2	John M Dupras	Social Security number or ITIN	xxx-xx-6319
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-34600-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elizabeth N Dupras

John M Dupras

4/10/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Elizabeth N Dupras
 John M Dupras
 Debtors

Case No. 16-34600-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 58

Date Rcvd: Apr 10, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2017.

db/jdb +Elizabeth N Dupras, John M Dupras, 103 Mountain Ave, Somerville, NJ 08876-1405
 516571443 +Affiliates in Internal Medicine, 311 Omni Drive, Hillsborough, NJ 08844-4526
 516571444 +Ameripath New York, POB 740978, Cincinnati, OH 45274-0978
 516571445 +Associated Radiologists, POB 770, Dunellen, NJ 08812-0770
 516571447 +Blaze, POB 2534, Omaha, NE 68103-2534
 516571495 +CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099
 (address filed with court: Verve, Cardholder Services, POB 8099, Newark, DE 19714)
 516571449 +Center for Endocrine Health, 3 Minneakoning Rd, Flemington, NJ 08822-5726
 516571450 +Central Jersey Ambulatory, Savit Collection, POB 250, East Brunswick, NJ 08816-0250
 516571451 +Credit First Bank, POB 81344, Cleveland, OH 44188-0001
 516571453 +Dermatology Center of NJ, 745 Hwy 202/206, Bridgewater, NJ 08807-1758
 516571454 +Dermopath Diagnostics, AMCA, POB 1235, Elmsford, NY 10523-0935
 516571455 +Diabetes & Endocrine Assoc, 3 Minneakoning Rd, Flemington, NJ 08822-5726
 516571456 +Digestive Healthcare, POB 400, Somerville, NJ 08876-0400
 516571457 +Douglas Masi DMD, 64 E Somerset St, Raritan, NJ 08869-2113
 516571458 +Ear Nose & Throat Care, 242 E Main St, Somerville, NJ 08876-3049
 516571459 +Financial Resources Credit Union, 520 US Hwy 22, Bridgewater, NJ 08807-2489
 516571460 +First National Credit Card, POB 2496, Omaha, NE 68103-2496
 516571463 +First Savings Credit Card, POB 2509, Omaha, NE 68103-2509
 516571464 +Foot and Ankle Care, 234 Stelton Rd, Piscataway, NJ 08854-3244
 516571465 +Fox Hills Cash, POB 196, Batesland, SD 57716-0196
 516571467 +Genpsych, 981 US Hwy 22, Bridgewater, NJ 08807-2946
 516571468 +Hillsborough EMS, POB 207, Allentown, PA 18105-0207
 516571469 +Hunterdon Medical Center, 2100 Westcott Drive, Flemington, NJ 08822-4604
 516571473 +Labcorp, POB 2240, Burlington, NC 27216-2240
 516571476 +Liberty Mutual, Credit Collectopn Services, 725 Canton St, Norwood, MA 02062-2679
 516571479 +Make Cents, POB 639, Parshall, ND 58770-0639
 516571480 +My Loan, POB 50, Fort Thompson, SD 57339-0050
 516571481 +National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 516571487 +RWJ Physicans Enterprise, POB 825405, Philadelphia, PA 19182-0001
 516571488 +RWJ University Hospital, Certified Collection, POB 336, Raritan, NJ 08869-0336
 516571485 +Raymour & Flanagan Furniturer, POB 130, Liverpool, NY 13088-0130
 516571489 +Selip & Stylianou, POB 914, Paramus, NJ 07653-0914
 516571490 Silver Cloud Financial, 635 E Highway 20 C, Upper Lake, CA 95485
 516571491 +Somerset Emer Medical, B&B Collection, POB 2137, Toms River, NJ 08754-2137
 516571492 +Summit Medical, 150 Floral Ave, New Providence, NJ 07974-1557
 516571496 +Viking, POB 230, Bound Brook, NJ 08805-0230

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QDESTRAFFI.COM Apr 10 2017 22:08:00 Daniel E. Straffi, 670 Commons Way, Building I,

smg Toms River, NJ 08755-6431
 E-mail/Text: usan.j.njbankr@usdoj.gov Apr 10 2017 22:32:43 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 10 2017 22:32:39 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

516571446 +EDI: HFC.COM Apr 10 2017 22:08:00 Best Buy, Retail Services, POB 17298,
 Baltimore, MD 21297-1298

516571448 +EDI: CAPITALONE.COM Apr 10 2017 22:08:00 Capital One, POB 70884,
 Charlotte, NC 28272-0884

516571452 +EDI: RCSFNBMARIN.COM Apr 10 2017 22:08:00 Credit One Bank, PO BOX 98873,
 Las Vegas, NV 89193-8873

516571462 +EDI: AMINFOFP.COM Apr 10 2017 22:08:00 First Premier Bank, POB 5147,
 Sioux Falls, SD 57117-5147

516571461 +EDI: AMINFOFP.COM Apr 10 2017 22:08:00 First Premier Bank, POB 5529,
 Sioux Falls, SD 57117-5529

516571466 +EDI: RMSC.COM Apr 10 2017 22:08:00 Gap/MCCBG, POB 530993, Atlanta, GA 30353-0993

516571470 EDI: IRS.COM Apr 10 2017 22:08:00 Internal Revenue Service, POB 744,
 Springfield, NJ 07081

516571471 EDI: RMSC.COM Apr 10 2017 22:08:00 JC Penney, POB 32000, Orlando, FL 32890

516571472 +EDI: CBSKOHLS.COM Apr 10 2017 22:08:00 Kohl's, POB 2983, Milwaukee, WI 53201-2983

516571474 +EDI: WFNBN.COM Apr 10 2017 22:08:00 Lane Bryant, POB 659728, San Antonio, TX 78265-9728

516571475 +E-mail/Text: customerservice@ldfcallcenter.com Apr 10 2017 22:33:27 Lendgreen, POB 221,
 Lac Du Flambeau, WI 54538-0221

516571477 E-mail/Text: camanagement@mtb.com Apr 10 2017 22:32:22 M&T Bank, POB 1288,
 Buffalo, NY 14240

516571478 +EDI: TSYS2.COM Apr 10 2017 22:08:00 Macys, Bankruptcy Processing, P.O. Box 8053,
 Mason, OH 45040-8053

516571482 +E-mail/Text: customerservice@ldfcallcenter.com Apr 10 2017 22:33:28 Niiwin LLC, POB 221,
 Lac Du Flambeau, WI 54538-0221

516571483 +EDI: AGFINANCE.COM Apr 10 2017 22:08:00 One Main Financial, 601 NW Second St,
 Evansville, IN 47708-1013

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 58

Date Rcvd: Apr 10, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516571484 +E-mail/Text: customerservice@ldfcallcenter.com Apr 10 2017 22:33:28 Radiant Cash,
POB 1183, Lac Du Flambeau, WI 54538-1183
516571486 +EDI: WFNNB.COM Apr 10 2017 22:08:00 Roamans, POB 659728, San Antonio, TX 78265-9728
516571493 +EDI: RMSC.COM Apr 10 2017 22:08:00 Synchrony Bank, POB 960061, Orlando, FL 32896-0061
516571494 +EDI: WTRRN BANK.COM Apr 10 2017 22:08:00 Target, Retailers Nat Bank, POB 59317,
Minneapolis, MN 55459-0317

TOTAL: 22

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2017 at the address(es) listed below:

Daniel E. Straffi dstraaffi@comcast.net, dstraaffi@ecf.epiqsystems.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John F. Bracaglia, Jr. on behalf of Debtor Elizabeth N Dupras brokaw@centraljerseylaw.com
John F. Bracaglia, Jr. on behalf of Joint Debtor John M Dupras brokaw@centraljerseylaw.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5